



State of Washington

DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES

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September 12, 2005

Dear Authorized IRS e-file Provider:

On May 13, 2005, Governor Gregoire signed into law Substitute Senate Bill 5692, the Tax Refund Anticipation Loan Act (Act). The Act became effective July 24, 2005. This new law requires tax Refund Anticipation Loan (RAL) facilitators to register with the Washington Department of Financial Institutions (DFI) on or before December 31. A "facilitator" is a "person who receives or accepts for delivery an application for a refund anticipation loan, delivers a check in payment of refund anticipation loan proceeds, or in any other manner acts to allow the making of a refund anticipation loan." In order to facilitate tax refund anticipation loans, the Act requires that facilitators be a tax preparer or work for a person that engages in the business of tax preparation, be accepted by the IRS as an authorized IRS e-file provider, and be registered with the department as a facilitator. In this context a "person" can be an individual, a corporation or other entity.

Enclosed is a copy of the Act and an annual registration form.

If you are a RAL facilitator you must complete the registration form and submit it with the appropriate fees no later than December 31, 2005. The Act requires that you provide DFI a "list of your IRS authorized e-file providers", and authorizes a \$35 processing fee for each authorized e-file provider on your list. It may be that you are the only authorized e-file provider, and, in that case, you should so state on your registration form. As verification that you are an authorized e-file provider, please provide a copy of the credentials issued by the IRS with your registration form.

In addition to registration, the Act contains other provisions and requirements for RAL facilitators. The DFI advises you to familiarize yourself with these requirements. If you have questions, you may provide them in writing at the address on the letterhead above or email them to [dcsc@dfi.wa.gov](mailto:dcsc@dfi.wa.gov).

Thank you for your prompt attention to this matter. If you are a RAL facilitator, we recommend that you register soon to avoid a processing backlog.

Sincerely,

Whittier Johnson  
Program Manager